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1 MODELLING NON-TAKE-UP

The interactive model of multi-level influences and the dynamic model of benefit receipt.

Wim van Oorschot

INTRODUCTION

Reviews of non-take-up research all show that traditionally the causes of non-take-up of social security benefits are studied at the client-level only (Corden 1981, Falkingham 1985, Van Oorschot and Kolkhuis Tanke 1989 and Craig 1991). That is, in trying to explain why people do not receive the benefits to which they are entitled the focus has been on eligible people's knowledge, perceptions, attitudes, motivations, experiences and circumstances. Influencing factors possibly operating at the levels of scheme structure and administration have largely been ignored thusfar (see also Whyley and Huby 1993; Corden 1995). Furthermore, the leading theoretical model of claiming decisions taken at the client level, the Kerr-model, which has been applied in nearly all of the latest (non-econometrical) take-up studies, has shown to contain some apparent deficiencies (see e.g. Ritchie 1988, Buckland and Dawson 1989, Craig 1991, Van Oorschot 1991, Vincent et al. 1991).

In this chapter we shall introduce new approaches to the causes of non-take-up, tackling both the confinement to the client level, as well as the need for a more consistent and valid client-level model. With regard to each of both issues a new theoretical model will be presented. In a second part of the chapter we shall present the results of empirical research in which these models were applied. Rather than to glut the reader with series of detailed figures, this part of the chapter priorily aims to offer a first illustration of the types of questions, corresponding analyses and answers which emanate from the new approach.

DIFFERENT LEVELS: CLIENTS, ADMINISTRATION, SCHEME

The idea that factors influencing non-take-up are situated at different levels, and not only at the client level, has been referred to earlier in the literature, but only implicitly (SBC 1978, Adler 1977, Bendick 1980). Nevertheless, the literature on non-take-up contains much empirical evidence on the importance of influential factors at the levels

of scheme and administration, be it that there is little direct proof. It is commonly acknowledged that the *administration* of services and benefits can have a great influence, generally, on what citizens actually receive compared to what is originally intended by policy-makers (see, among others, Blau 1955, Handler and Hollingsworth 1971, Kramer Gordon 1975, Catrice-Lorey 1976, Leibfried 1976, Ringeling 1978, Lipsky 1980, Mashaw 1983, Walker 1985). About administrative influences on the non-take-up of means-tested benefits in particular, however, little is yet known exactly. This is especially so in the case of *direct* influences, which occur when administrators decide wrongly to reject a claim, or when they award a smaller amount than a claimant is actually due. Examples of such wrong decisions can be found in Berthoud (1983/84) and Vos (1991). Other studies have shown that administrators of means-tested social security schemes tend to make decisions on the basis of biased and/or insufficient information (Howe 1985, Vos 1991, Beltram 1984, Knecht 1986), leading most probably to false rejections in at least some cases. In comparison with the direct influences, there is more documentation about *indirect* influences of the administration on a scheme's non-take-up. Such indirect influences arise from practical administrative arrangements and administrators' behaviour which can set constraints on clients or lay stumbling blocks in their paths. Clear examples can be found in Briggs and Rees (1980), Corden (1983 and 1987), Graham (1984), Richardson and Naidoo (1978), Davies and Ritchie (1988). From these studies the main factors at the level of administration which enhance the probability of non take-up can be summarized as follows: a way of handling claims and claimants that is experienced by claimants as humiliating or degrading; combining a "service"- and a "fraud control"-function; poor quality of communication with clients, giving insufficient information and advice; using complex application forms; poor quality of decision-making, e.g. taking decisions on the basis of insufficient information or on the basis of client stereotyping; poor quality of technical administrative procedures, and; wrong interpretation of scheme rules by administrators. Recently, Corden (1995) elaborated this list of main factors on the basis of British findings and improved it by offering and applying an alternative, sequential classification of administrative aspects that are influential: aspects of information supply, of service provision, and of application procedure and outcome. Corden presents a wide variety of evidence on the influence of these administrative aspects on non-take-up, and concludes that "...every aspect of administration can potentially affect

take-up." (p. 78).

Factors at the level of *benefit structure* will not lead directly to non-take-up, but indirectly, because they constitute to a large extent the context in which the behaviour of administrators and clients takes place, thereby offering opportunities for and constraints on the behaviour of both sets of actors. From the rather scattered information available we concluded elsewhere (Van Oorschot and Kolkhuis Tanke 1989) that the probability of the occurrence of non take-up is larger in schemes that: have a "density" (a large number) of rules and guidelines; contain complicated rules; contain vague, i.e. imprecise, indistinct and/or discretionary entitlement criteria; contain a means-test; supplement other sources of income; are aimed at groups in society which are the subject of negative valuation; provide only small amounts of benefit; leave the initiative to start the claiming process fully to the applicant; provide for a variety of expenses (comprehensive schemes); provide for incidental instead of regular expenses, and; offer an unstable entitlement. Corden (1995) also applied this list to the British social security system, and claimed to have found considerable supporting evidence as to its validity, at the same time offering a few additional features which certainly are of relevance. She suggests that not only may a test of means have a deterrent effect on take-up, but also, mainly because of feelings of shame involved, a test of disability (proof of which can be found in e.g. Bradshaw and Lawton 1982, Blunn and Small 1984, Corden 1987). Furthermore, she suggests effects from overlap and interaction between different benefits in respect of the criteria for entitlement, from structural aspects of benefits which challenge cultural norms, and she rightly points to the fact that structural aspects of time influence (non) take-up. Of course, of the structural aspects the presence of a means-test is most widely recognised as a factor inherently associated with non-take-up.¹

The three different levels - scheme structure, administration and client - can be distinguished analytically quite easily, but the research literature and reviews of it show that in practice the factors influencing

¹ In most British empirical studies on non-take-up the relationship is taken for granted. Elsewhere no opposing views or research results are present. See e.g. Bendick (1980) for the American case, Leibfried (1976) and Hartmann (1985) for the situation in (the former West) Germany, and Van Oorschot (1995) for the Netherlands.

non take-up form a complex whole. We propose to see non-take-up as the result of a mix of interrelated factors from different interacting levels. These factors may be directly or indirectly influential and the actual mix of factors may and usually will differ between particular situations, i.e. between different schemes, administrative arrangements, client groups, times and places. Looking at the causes of non-take-up in this way for one thing helps us understand how different studies focusing on the reasons for non-take-up at the client level have come to quite different, indeed sometimes opposite conclusions about the relative influence of separate factors, as e.g. "knowledge", "stigma", "perception of eligibility", and "need" (see Craig 1991 for examples). Namely, these studies were about different schemes and different client groups (pensioners, lone parents, working poor, or social assistance beneficiaries); they were carried out at different times; in different places, and in the context of different administrative arrangements. The view on the causes of non-take-up as a mix of multi-level factors furthermore leads to recognizing that it is not only citizens who are responsible for the problem of non take-up. Policy-makers and administrators also play their role and can be held responsible. Denying this would be a clear case of "blaming the victim" (Townsend 1979). As for the question of primary responsibility one must realise that often the answer is just a matter of which viewpoint is taken. For instance, who is responsible for the non-take-up resulting from lack of sufficient knowledge by eligible people? Is it the clients, as is commonly assumed, or the administration, for not being active enough in distributing information and giving advice, or the policy-makers, for designing a large number of complex, vague and therefore incomprehensible rules and guidelines?

The idea of the mix of multi-level influences on non-take-up is schematically presented in figure 1.

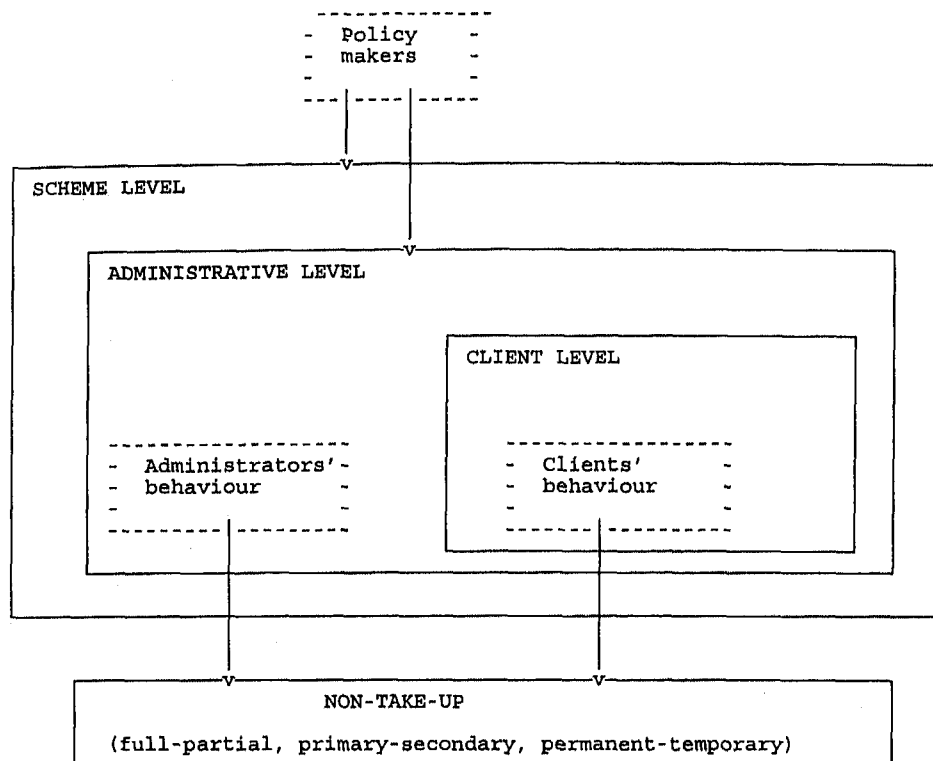


Figure 1
Picture of the multi-level influences on non-take-up: an interactive model

It attempts to show that full explanation of non-take-up requires us to take into account factors operating at three levels, as well as the behaviour of three distinct groups of actors. The levels are scheme, administration and client; the actors are policy-makers, administrators

and clients. Non-take-up is represented as the direct result of the specific behaviour of two groups of actors: administrators (which may take false decisions regarding applications of clients) and clients (which may omit putting in a claim or withdraw a claim). The third main group of actors, policy-makers, is of importance because of their role in setting the scheme's rules, in deciding on the budget and personnel available and outline the main factors of the scheme's administration. In doing so policy-makers define the legal and organizational context in which administrators and clients act. Clients also act within a specific administrative context. That is, their relevant knowledge, perceptions, attitudes, experiences and behaviour are all influenced by characteristics of the administrative level, like e.g. the amount and quality of information and advice given, the barriers raised in the practical procedures, the location of offices, and the treatment by administrators.

It is this model which has guided our empirical analyses of the causes of non-take-up present at the levels of benefit structure and administration. These analyses will be discussed later. First we shall digress on factors operating at the client level.

MODELLING NON-TAKE-UP AT THE CLIENT LEVEL

At the beginning of the 1980s, when Kerr presented his threshold model of the claiming decision, the model was an important breakthrough in the 'conceptual clutter' which characterized non-take-up research at that time (Craig 1991). The 'clutter' prevented a clear view on the relative importance of separate factors found to influence non-take-up. The central idea of Kerr's model was a solution to that problem. This idea holds that people will only decide to claim if they satisfy six sequentially ordered conditions or, in Kerr's terms, have crossed six thresholds. First, people have to perceive difficulties in making ends meet and therefore a need for a benefit; if that threshold is crossed they have to become aware of a benefit's existence; next they must perceive themselves eligible; they have to perceive some utility of the benefit to meet their need; the total of their attitudes to benefit support must be positive, and finally; they must be in a stable situation (Kerr 1983). The solution to the problem of assessing the relative importance of factors is rather simple: because of the postulated sequentiality, the first uncrossed threshold is taken to explain non-claiming. Consequently, the most important factor is the threshold which functions as a sufficient obstacle for the greatest number of non-

claimants.

Kerr's model was applied heuristically, i.e. as a guiding framework for design and analysis, in most of the studies on non-take-up which were carried out in the years after its introduction.² The results of all these studies did not leave Kerr's model uncriticized. From reviews of these studies (notably Craig 1991, Van Oorschot 1991 and in Van Oorschot 1995) the main critiques can be summarized.

A first point is that the model is not valid in respect of the fundamental mechanisms at work. That is, the logic of sequentially ordered thresholds does not seem to be adequate, because several studies found: that many claimants had experienced high thresholds and had claimed anyhow; that extreme scores on a separate construct can overrule negative scores on other constructs; and that covariation among constructs of the model exist (which latter Kerr also found in his main study). The alternative of a trade-off, as the fundamental logic underlying the decision whether or not to claim, is therefore proposed by several authors, offering not only a critique on the threshold character of constructs, but also on their order of appearance in Kerr's model. Secondly, the model seems to miss some fundamental factors, like: (1) triggers, which are sudden disruptive events with the power of inducing claims quickly; (2) strong negative attitudes towards social security benefits and being dependent on society in general, which have the power to block any considerations and behaviour in respect of claiming at an early stage of the decision process. (This latter distinguishes them from Kerr's fifth threshold which are also general attitudes, but which are supposed to play a role later in the process); (3) information: although basic knowledge, i.e. being aware of a benefit's existence, is found to be a prerequisite for claiming, the general role played by different aspects of information in the decision process is neglected by Kerr. Aspects like the content of information and time at which this was received, as well as the source and character of the information, and the extent to which eligible people actively search for or are open to information all play an important role in perceptions of eligibility and utility, and formation of attitudes;

² See e.g. Corden 1983 and 1987, Corden and Craig 1991, Graham 1984, Ritchie and England 1984, Millar and Cooke 1984, Davies and Ritchie 1988, Van Oorschot 1992b and Van Oorschot and Smolenaars 1993a,b and c.

(4) time: Kerr's model is static in the sense that it seems to conceive of non-take-up as a steady state, reached once and for all after meeting a serious threshold. Many studies, however, found relatively large numbers of delayed claimants, i.e. initial non-claimants who re-entered the decision process and put in a claim eventually. In addition, Kerr's model neither takes into account the duration of the different stages in the decision process, nor the possibility of a certain period of non-take-up between the decision to claim and actually receiving the benefit. Finally, the model is limited in scope, even as a client level model, because it is confined to the decision whether or not to apply. It therefore excludes all the relevant factors in the total claiming process which are found to play a role before and after this decision. It notably lacks the application stage which follows after the decision.

Given these criticisms there is a need for an alternative model in which the missing factors are incorporated, as well as the processes before and after the decision, and in which the threshold mechanism is accorded less significance in favour of greater attention paid to trade-off and trigger mechanisms. In Van Oorschot (1995) we have developed such a new model elaborately. Here this dynamic model of benefit receipt is presented in figure 2.³ Briefly explained the figure expresses the following.

³ The model in figure 2 is an unfolded and at the same time extended version of the so-called '3-t model' which we presented earlier in Van Oorschot 1991.

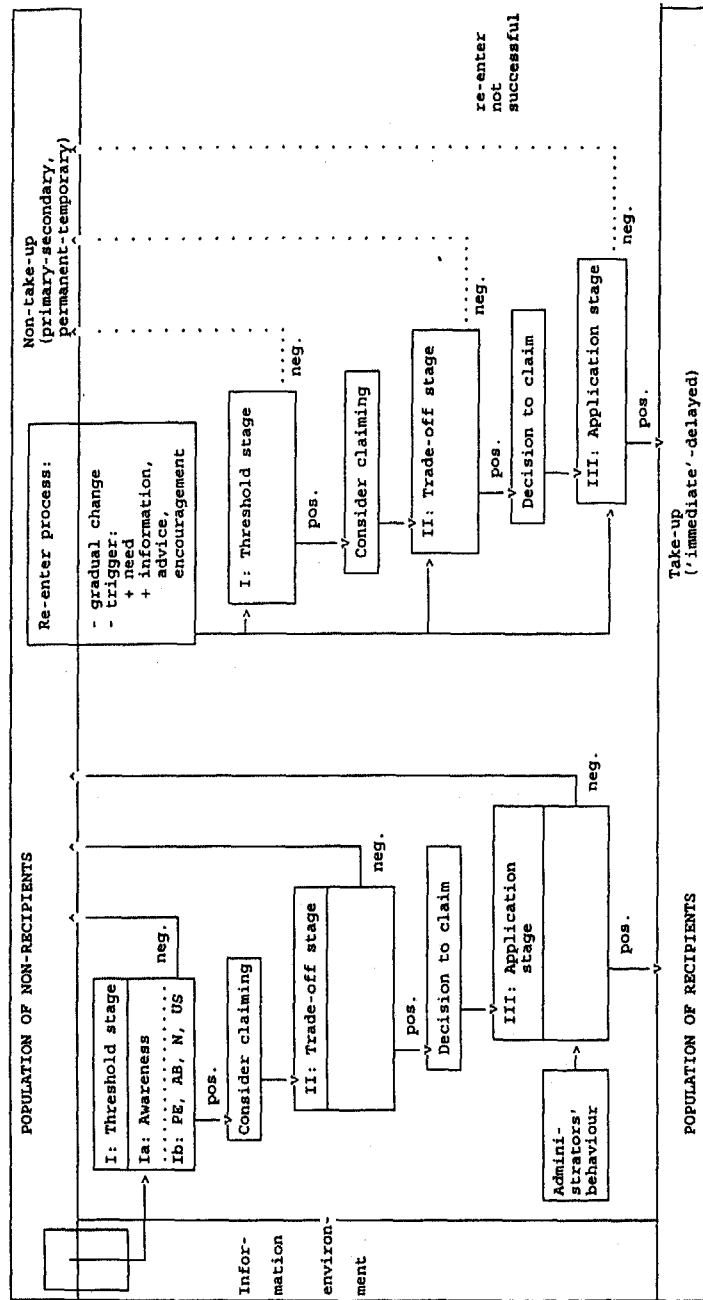


Figure 2
The dynamic model of benefit receipt

The process of claiming is conceived of as taking place between two populations, namely those who do not receive the benefit involved, and those who do.⁴ It is of no matter in this respect whether recipients or non-recipients are eligible or not. The core of the model, the process of claiming, consists of three stages. We conceive of the whole of the first stage as a *threshold*, which has to be crossed before the second stage, in which more or less elaborately the decision is taken, can be reached. In the first stage the issue of claiming has to become salient which asks firstly and necessarily for awareness of the scheme at issue. Having achieved such basic knowledge, however, people still will be prevented from considering claiming if they perceive to be ineligible (PE), if they have a really strong attitudinal barrier against claiming (AB), if they do not perceive any need (N), or if they are in very unstable situation (US). People who have crossed the first threshold stage enter the *trade-off* stage. That is, when people come as far as considering claiming, they will trade off claim inhibiting and claim stimulating factors. Factors involved here are perceptions of need, of eligibility and of utility, attitudes towards the outcomes of claiming and perception of instability of one's situation. In case of a positive outcome people will claim and thereby enter the third stage. This *application* stage finally results in receiving the benefit at issue, unless people withdraw their claim, or unless the claim is rejected by the administration.

Time is incorporated in the model and passes from left to right. The fact that moving through the claiming process will always take at least some time is represented by the leaps between the separate stage-boxes, which leaps point to the existence of frictional non-take-up, then. Another important time element is reflected in the model in that it allows people to leave the initial claiming process and re-enter later on. This leaving and re-entering may even take place several times. People who have entered the claiming process may leave it for certain reasons: (1) they may not pass the threshold stage and therefore not

⁴ The model assumes that moving from the population of non-recipients to the population of recipients is only possible by moving through this process as it is pictured. In the case of benefits in which the initiative to apply is more or less taken over from the individual eligible person by another actor (e.g. the administration of a scheme or a welfare institution) this may not be a valid assumption. Here we are concerned, however, with means-tested benefits, which generally leave the initiative to apply entirely to the individual eligible person.

consider claiming; (2) without experiencing a threshold, people may leave the process because they perceive inhibiting factors to outweigh promoting factors in the trade-off stage, and; (3) people who decide to apply may still leave because they withdraw their application, or have their claim rejected by the administration. If people leave the claiming process they regain the status of inactive non-recipients. Re-entry to the claiming process may be induced by two main mechanisms, each containing two specific factors. The first mechanism is gradual: people's circumstances gradually change and they are aware of this bringing them into entitlement, or there is gradually growing need, as people move towards a situation in which they can no longer manage financially. The second main re-entrance mechanism is through triggers, which sudden events make the issue of claiming (again) instantly salient to people. Based on the literature we distinguished between the two main types of need-related and information-related triggers. The effect of both gradual changes and triggers can be threefold: either they lower or make insignificant a previous threshold; or they induce a change in the balance in the trade-off between opposing influences; or they induce re-starting the application stage.

As for the start of the process, the model assumes that the first entry to the claiming process takes place when people become aware (first hear) of the benefit's existence.⁵

The single box of information environment includes conceptually all relevant informational factors. We agree with Vincent et al. (1991) that aspects of information such as content, character, sources and channels, the time and place it is received and processed and the resilience with which it is sought, are all factors which may play an important role during the different stages of the claiming process. Elsewhere we argued for higher priority to be given to refining the information factor (Van Oorschot 1991). But, there are too many aspects to it, of which too little is known yet, to make it feasible to incorporate the

⁵ We agree that in cases of clear ineligibility it is rather awkward to speak of a claiming process starting from the moment of becoming aware of a benefit, for instance, in the case of an owner-occupier hearing of a benefit scheme offering financial support in renting a house. Such cases do not, however, undermine the general validity and applicability of the model: claiming by the owner-occupier will, at the same point of hearing about the scheme directed at tenants, be blocked by the (in this case right) perception of ineligibility.

information factor into our model at this stage. As such, then, the box of information environment on the one hand reflects the complexity of the information factor, and on the other hand it reminds us that the factor is important.

The dynamic model in figure 2 can directly be placed into the client level box of the interactive model in figure 1. Such a placement would show clients' behaviour as the outcome of going through the processes pictured in the dynamic model of benefit receipt, and the model would be directly linked to the administrators' behaviour, because administrators may reject claims wrongly. Such a placement would also express the ideas discussed earlier: that clients' behaviour, and thus all the stages in the dynamic model, take place in a specific administrative and structural context, implying that they are influenced directly or indirectly by features of administration and scheme structure.

As a causal model the dynamic model of benefit receipt can be tested in empirical research. Proper testing will raise, however, as with Kerr's model, a serious practical difficulty. Namely, strictly it necessitates following non-recipients over time, which means that it calls for a longitudinal design. The fundamental difficulty here is that first measurements then influence the salience of the topic of claiming among the people involved, and thus the phenomena which are studied: claiming processes and their outcomes. However, this methodological difficulty does not detract from the model's value as an heuristic tool for future research. As a common framework for studying the claiming and receiving of means-tested social security benefits, the model shows the most important groups, concepts, stages and processes to be considered, and their (chrono)logical connections. Most important in this respect is that it pictures both non-take-up and take-up as states which may be reached through different "paths" or "routes".

The most direct path to *take-up* would be: when people are already aware of the benefit's existence at the moment of becoming eligible; when they do not experience thresholds at that point; when they go on almost immediately to make a positive trade-off, thereby quickly deciding to claim, and actually put in the claim; when they do not withdraw the claim afterwards; and when finally an award is made and the benefit is paid by the administration without much delay. In our model such a process could be pictured as an arrow running nearly vertically from the population of non-recipients to the population of recipients. In practice, routine claiming by eligible people who have

previously already received the benefit involved probably comes close to this most direct path. At the other extreme the most direct path to *non-take-up* might be represented by an horizontal arrow. This would show such a situation, when people becoming eligible and not being aware of the benefit's existence remained ignorant right up to the point at which they went out of eligibility. Between these two extremes there are many other possible routes to take-up as well as to non-take-up. This possibility of following distinct paths is connected not only with the existence of different types of (non) take-up, but also with the fact that cases of (non) take-up, although all of the same type, may still have quite different causal backgrounds.

The theoretical ideas expressed in the figures 1 and 2 were applied in a cross-sectional study of non-take-up of means-tested benefits among elderly people (N= 1370) and social assistance clients (N=520) in two major Dutch cities. In 1990/1991 surveys were carried out measuring receipt of, and entitlement to, a number of national and local means-tested benefits. The surveys furthermore tried to measure extensively the possible reasons and underlying causes of non-take-up. The main national schemes included in the study were housing benefit (HB) and special assistance (SA). The main local schemes were exemption from paying property tax (EPT) and garbage tax (EGT), and the Nijmegen Declaration fund (Df).⁶ The results of the surveys are reported in full in Van Oorschot (1992b), Van Oorschot and Smolenaars (1993a,b and c), and in Van Oorschot (1995). Here we present briefly some of the

⁶ Dutch housing benefit (Individuele Huursubsidie, IHS) is a national scheme administered by housing corporations and the Department of the environment. It offers a monthly rent subsidy to households who's rent is too high in relation to the income. Depending on the rent households with an income up to about 150% of the national minimum wage can be entitled. Special assistance (Bijzondere Bijstand) was, at the time of the surveys, assistance for households which face exceptional but necessary costs. In 1991 the scheme has changed, though not its main character (see Van Oorschot and Smolenaars 1993d on this). Dutch municipalities levy property tax and garbage tax. Households on (very) low incomes can be exempted from paying these taxes. The Nijmegen Declaration fund is an example of a municipal fund which offers small amounts of benefit to low income families with the aim of stimulating them to participate in socio-cultural activities.

central outcomes which relate to the empirical validity of the theoretical models introduced above.

THRESHOLDS, TRADE-OFFS AND TRIGGERS: ANALYSES AT THE CLIENT LEVEL

Let us first address the causes of the non-take-up found in our empirical study from the client level and focus on three main questions, which were derived from the main characteristics of the dynamic model of benefit receipt: (1) What is the relative significance of different stages in the claiming process?; (2) Which factors are of decisive influence within each stage?; (3) What is the role played by delayed claiming and by trigger events?

Question 1: stages in the claiming process

In contrast to earlier theoretical models the dynamic model of benefit receipt contains three fundamental and successive stages. Although much evidence exists to justify distinguishing the three stages, there was nothing in existing reports about the extent to which non-take-up can be explained either by eligible people experiencing thresholds, by negative outcomes of trade-offs or by unsuccessful progress through the application stage. A first aim here is to show the relative importance of the stages, for the non-take-up found in our study. Analyses were carried out on 14 cases (that is, 14 combinations of benefits and sub-groups)⁷, and the main findings are summarized schematically in figure 3.

⁷ There are four sub-groups: elderly people in Rotterdam and in Nijmegen, and social assistance clients in both cities. Schemes included in the analyses here are: housing benefit, special assistance, exemption from paying garbage tax, and the Nijmegen Declaration fund.

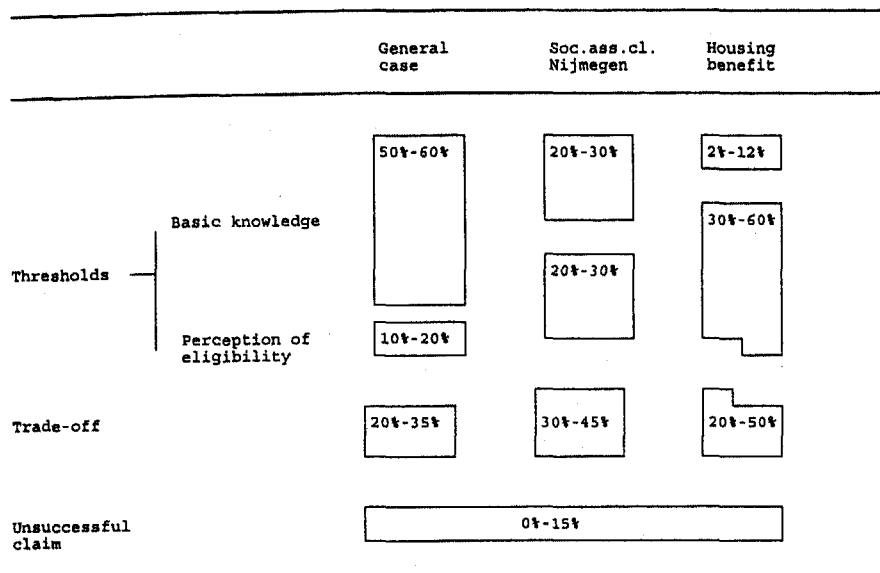


Figure 3
Explaining non-take-up
Proportional importance of stages in the claiming process

This summary shows first of all that in the *general case* (that is, in most of the combinations analyzed) most of the non-take-up can be explained by the fact that non-recipients have not succeeded in crossing existing thresholds: this counts for 60% to 70 % of all eligible non-recipients (in one case this was even 90 %). In all cases these thresholds are either lack of basic knowledge (i.e. not being aware of a scheme's existence), or a perception of ineligibility as opposed to perceiving oneself (possibly) eligible. Generally, the knowledge threshold has a greater role than the eligibility-threshold: about 50 to

60 % of the non-recipients experience the first, and 10 to 20 % the second. Furthermore, in the general case the trade-off stage has only a minor role, because only about 20 to 35 % of the cases of non-take-up are due to negative outcomes of a process in which promoting and inhibiting factors are weighed up against each other. The application stage, measured as the proportion of unsuccessful claimants, is least important. Up to 15 % only of all cases of non-take-up are due to withdrawal of initial applications, or subsequent rejection.

The figure 3 shows two important exceptions to this general picture. Among the schemes, housing benefit is the exception, because here very small proportions of non-recipients, ranging from only 2 to 12 %, are unaware of the scheme's existence. Here, the most important reason for non-take-up is non-recipients' perception of ineligibility (30 to 60 %). However, note that compared to the general case, the importance of the overall threshold stage remains about the same, and the role of the trade-off stage remains a minor one (but accounts for about 50 % in an exceptional case). The role of the application stage is equally small as in the general case. Among the sub-groups, the social assistance clients from Nijmegen are the exception, again because of the relatively low proportion of non-recipients lacking basic knowledge (20 to 30 %). Compared to the general case, the threshold of perception of ineligibility as well as the trade-off stage are more important. Again, however, the proportion of unsuccessful claims remains equally small. (Why both exceptions exist will become clear in the following section).

Furthermore, the figure 3 implicitly shows that the other three thresholds suggested by the dynamic model of benefit receipt - strong negative attitudes, very low perceived need and a very unstable situation - were not found in our analyses: we did not find non-recipients with basic knowledge who perceived themselves in a very unstable situation, and, although some non-recipients had strong negative attitudes or very low need, the recipients were the same in this respect, implying that these characteristics do not ultimately block claiming, as they would do were they thresholds.

So, far more than being the result of rational decisions, or of practical difficulties in applying, the non-take-up found in our study generally is the result of people simply not being aware of, or misinterpreting, their entitlement. The threshold stage plays the most important role.

Question 2: decisive factors

The second question is which factors have a decisive influence within each of the three stages; why do some people cross a threshold, while others do not; which factors play a decisive role in the trade-off stage, and what are the main reasons for claims to fail? The results of the analyses are schematically summarized in figure 4.

BASIC KNOWLEDGE (BK) (excl. HB and s.a.c. Nijmegen)

all:		
- less need	(need)	
- strong negative attitudes to benefits	(attit.)	
- difficulties in understanding info	(info)	
- less advice to claim	(info)	
s.a.c. plus:		
- negative attitudes towards forms	(attit.)	
- usually seek help	(info)	
- not monitoring public media	(info)	
eld. people plus:		
- not having debts	(need/info)	
- not using info from institutions or acquaintances	(info)	

higher chance
of no BK

PERCEPTION OF ELIGIBILITY (PE)

all:		
- expecting low amount of benefit	(utility)	
- little trouble making ends meet	(need)	
- having children at home	(info)	
- first hearing from public media	(info)	
- not actively searching info	(info)	
(HB: small Rsquareds)		

higher
chance of
no PE

TRADE-OFF (TO)

HB:		
- being less convinced of eligibility	(eligib.)	
- expecting small amount of benefit	(utility)	
s.a.c.:		
- being less convinced of eligibility	(eligib.)	
- having less need	(need)	
eld. people:		
- fear of practical difficulties	(attit.)	
- perceiving benefit as charity	(attit.)	

higher
chance of
negative
outcome TO

UNSUCCESSFUL CLAIMS (UC)

all:		
- withdrawal of claims because of low utility or difficulties with claiming	(utility)	

unsucces-
full
claim (UC)

eligible
non-
recipients

HB = Housing benefit

s.a.c. = social assistance clients eld. people = elderly people

terms in parentheses refer to the general concept indicated by the factor mentioned

Figure 4

Factors which decisively inhibit crossing thresholds - inhibit positive outcomes of trade-off - inhibit successful claims

The figure starts with client level factors influencing the achievement of the first and fundamental threshold, *basic knowledge*. The analyses showed that awareness was *not* related to personal characteristics like nationality, gender, marital status, age, the presence of children in the household, or education level. Rather, as shown by figure 4, awareness is associated with a number of variables which are commonly related to non-take-up, like need and attitudes. There is a stronger and more consistent association, however, between awareness and informational factors. Broader interpretations of our results were possible, which suggested that awareness of the benefits at issue usually depends on five different underlying factors; people's need for information on benefits and subsidies (as derived from a need for financial support); a general openness to such information (which is hindered by negative attitudes); how active people are in monitoring and searching for information (seeking help, monitoring media); whether they have and use formal and informal contacts as information sources; and personal ability in dealing with information. We also found evidence suggesting that generally the activity factor is more important among social assistance clients, while the contacts-factor is more important among elderly people. The factors of ability, need and openness seem to have a more universal significance.

Regarding the *eligibility* threshold, the figure 4 shows that across all cases analyzed the chance of crossing it is smaller for people: who expect a small amount of the benefit at issue; who perceive little trouble in making ends meet; who have children living at home (interpreted as evidence that people usually over estimate the influence of children's income on eligibility); who first heard of the benefit at issue from the public media, and; who had not actively searched for further information on the benefit. There were no clear exceptions to this universal pattern of influences. Informational factors are also important here. Among the underlying factors which influence whether people cross the first threshold of basic knowledge, those of need, activity and contacts also seem to be important for passing the eligibility threshold. There is a difference, however. Crossing the basic knowledge threshold is influenced by informational factors of a general nature: like the type of information source people usually use regarding issues of benefits and subsidies, whether people usually have difficulties in understanding relevant information, whether people usually search for information themselves or look for help instead, etcetera. Perception of eligibility is not influenced by such general

informational factors, but by benefit specific informational factors instead. What is important here is what people know about the entitlement criteria for the specific benefit at issue, how much support they expect from that specific benefit, from which source they first heard of that benefit, and how actively they searched for further information about it. Clearly, perceiving oneself to be eligible requires more detailed information and more activity in searching information than just getting to know the existence of a scheme.

Together, the analyses regarding the factors influencing crossing the thresholds of basic knowledge and that of perception of eligibility, have shed a new and clear light on what is happening in the earliest stage of the claiming process. This stage can now be drawn in greater detail, as in figure 5, which is an enlargement of the dynamic model of benefit receipt in figure 1.

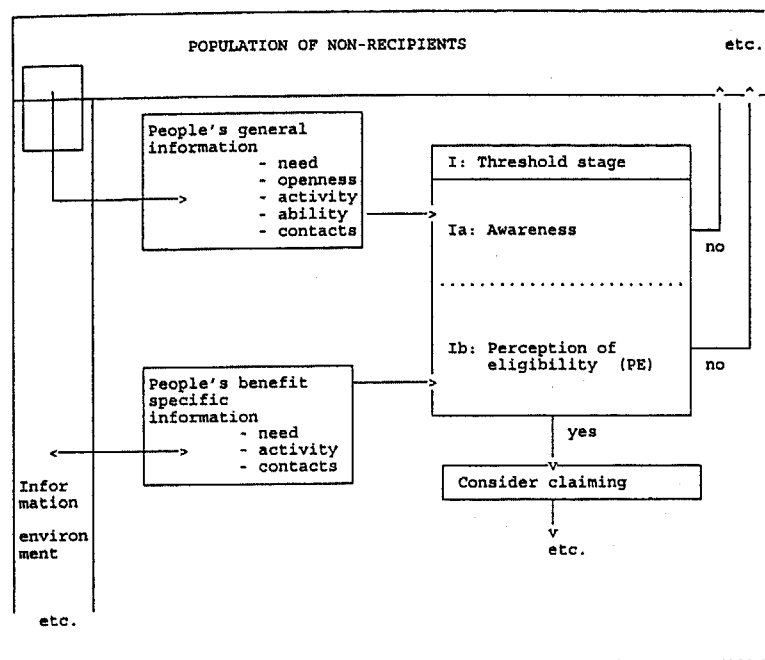


Figure 5
Adjustments to the earliest phase of the dynamic model of benefit receipt
(Enlargement of part of figure 2)

We could identify those factors that usually play a decisive role in the *trade-off* stage by comparing recipients with the non-recipients who crossed all thresholds, and who were not unsuccessful claimants. As the figure 4 shows three main patterns were found. The first was specific for all cases regarding housing benefit. The non-recipients at issue are less convinced of their eligibility than recipients, and on average they expect a smaller amount of benefit. A second pattern was found to be typical for social assistance clients. In the trade-offs made by this group (irrespective of city or type of scheme) perception of eligibility plays an important role, as well as need (indicated by the time already spent

depending on general social assistance). Non-recipients are less convinced of their eligibility than the recipients were when they applied, and in most cases non-recipients have lesser need than recipients. The general pattern found among the elderly people was quite different from that among the social assistance clients. Generally, the outcomes of trade-offs made by elderly people are influenced decisively by attitudinal factors. Non-recipient elderly people who have come as far as trading off opposing factors usually are inhibited from claiming by their fear of the practical difficulties, and because they perceive the benefits at issue as a matter of charity instead of as rights. So, the concepts suggested by the dynamic model of benefit receipt as playing a role in the trade-off stage (perception of need, perception of eligibility, perception of utility and attitudes) are certainly all of importance, but not in all cases. Their influence differs according to types of benefit and sub-groups.

Regarding the third *application* stage, analysis of the reasons for unsuccessful claiming showed that withdrawal of claims occurred more often than their rejection by administrators. The reasons for withdrawal usually are of two kinds. One relates to practical difficulties encountered during the application process, which apparently could not be overcome. In this respect respondents mentioned trouble with filling in forms, unclear information and "bureaucratic hassle". The other kind of reason is claimants' perception of low utility of the benefit they have applied for ("not worth it", "small amount"). Apparently, during the application process, people got some indication of their entitlement and were disappointed.

Question 3: delayed claiming and triggers

The third question was about the role played by delayed claiming and by triggers.

There was delayed take-up of all schemes, varying from 5% to as much as 45% among the recipients of the different sub-groups. Within groups, delayed take-up was generally more common in respect of special assistance, exemption schemes and the Nijmegen Declarationfund, while it was least common in the case of housing benefit. Because this is a similar order to that found for the rates of non-take-up (shown in table 1), we suggest that the extent of non-take-up and the extent of delayed take-up (or of temporary non-take-up) are positively related: higher non-take-up generally goes with a higher degree of delayed take-up. This in turn would indicate that temporary

and permanent non-take-up are subject to the same underlying factors and processes, which in fact is implied by the dynamic model of benefit receipt presented in figure 2.

With regard to the role of triggers, our analyses aimed at answering questions which have never been properly addressed in previous research, like: to what extent are claimants induced to claim by specific events in their lives; what kinds of event usually play the most important roles, and; do role and type of claim inducing events vary according to different stages of the claiming process? A first conclusion from the analyses was that triggers have a universal importance in the take-up process, because 70 to 80 % of all recipients said they were induced to claim by a specific event. These events may vary considerably in nature, but most of the events mentioned are either need-related or information-related. New, but expected, findings are the apparent trends we discovered. Need-related triggers were mentioned more in the case of benefits which are directed at substantial costs (housing benefit and special assistance), while information-related events were mentioned more in the case of benefits which are directed at relatively low costs (exemption from paying garbage tax and Declarationfund). Furthermore, compared to the non-delayed recipients, a greater proportion of delayed recipients reported having been triggered, and they tended to be induced more by information-related events (advice) than need-related events.

Conclusion

A first conclusion from applying the dynamic model of benefit receipt is that it results in clear answers to the question of why some people receive a benefit to which they are entitled, and others do not. The answers are described in the summary above and need not be repeated here. Secondly, the dynamic model of benefit receipt is a general model in the sense that it abstracts from specific cases, and it tries to cover the essential mechanisms and factors underlying non-take-up. In this sense the model would be inadequate if it did not demonstrate the main patterns in the factors influencing non-take-up in different cases. On the other hand, the model's adequacy also depends on whether it allows very specific patterns to emerge. As we have seen, the model is adequate on both counts. A third reason for us to confirm the adequacy of the dynamic model of benefit receipt is that it directs attention to the need to study issues previously neglected, but which proved to be of importance. We mean here: the presence and role of

the trigger factor as a claim provoking mechanism, the role of the application stage as manifested in unsuccessful claims, the presence of delayed claiming, and the influence of what was broadly called 'informational factors'. Our findings demonstrate their importance, and point to the model's adequacy in this respect. Fourthly, there is support for the adequacy of the model in the considerable overlap between the empirical findings and the fundamental premises of the model regarding the role and place of the separate main concepts. For instance, we showed that separate concepts, like need, utility, attitudes and informational factors, usually play a role at more than one place in the claiming process. This challenges assumptions of previous models, but it is suggested explicitly by the dynamic model. So, all in all, we conclude that the dynamic model of benefit receipt is an adequate common framework which can be applied for the study of claiming and receiving means-tested benefits.

MIXES OF MULTI-LEVEL INFLUENCES

In the previous section we summarized the causes of non-take-up occurring at the client level. Guided by the dynamic model of benefit receipt, differences between characteristics of recipients and non-recipients were at the heart of the analyses.

The present section summarizes the results of exploring influencing factors operating at the other two relevant levels of scheme structure and administration. The exploratory analyses were guided heuristically by the interactive model of figure 1. The emphasis is on the term 'exploring', because up till now hardly anything is known about the issues to be raised. The analyses we shall present have been made possible by the multi-benefit design of our study, a type of design which is rare in non-take-up research.

There were two leading questions which directed the analyses of factors from different levels: (1) why do non-take-up rates differ according to types of benefit and sub-groups, and; (2) how to explain concentrations of take-up and of non-take-up, that is, what explains why some of the people who are entitled to two or more benefits take up all their entitlements (full-use), while others do not take up any (non-use)? Let us start with the first question.

Differences among rates of non-take-up

That we have found considerable non-take-up of the schemes included in our study among the four sub-groups is in itself not surprising

because all these schemes are means-tested and all supplement existing sources of finance for those entitled. What does attract attention, however, is that there is such a wide variation in the percentages found, from 8% to as much as 72%. As table 1 shows rates differ among sub-groups for the various schemes, as well as among schemes for the various sub-groups. The focus in this section is how to understand this variation.

Table 1
Non-take-up rates (Percentages)

	I	II	III	IV
Housing benefit	26	22	8	20
Special assistance	63	50	53	72
Exemption property tax	40	38	16	50
Exemption garbage tax	70	69	25	54
Declarationfund			54	72

I= social assistance clients Rotterdam	II= elderly people Rotterdam
III = social assistance clients Nijmegen	IV = elderly people Nijmegen

For the sake of brevity we shall discuss here two main patterns which encompass all sub-groups⁸: (1) the fact that within each of the four sub-

⁸ Other remarkable patterns are, for instance, the fact that among the two Rotterdam sub-groups the highest non-take-up is that of exemption from paying garbage tax. The core of the explanation which we found was that this local exemption scheme, in the early 90s, quite suddenly was transformed into a scheme with very generous entitlement criteria. This had an effect of creating suddenly a large "market of eligible people". However, the administration of the scheme (the Rotterdam municipal tax department) was very reserved in bringing the scheme to the attention of the Rotterdam low income families: it did not try to actively "conquer" the new market. Another pattern is the fact that among the two Nijmegen sub-groups it is special assistance and the Declarationfund which have

groups, non-take-up of housing benefit is relatively (very) low compared to that of the other schemes, and; (2) the fact that the non-take-up of every scheme is lower among the Nijmegen social assistance clients than among the other sub-groups.⁹

Housing Benefit versus the other schemes: Why housing benefit consistently has the lowest non-take-up rate among the schemes involved cannot be understood fully from client level factors alone, because there is a large overlap of 80% to 90% between its population of eligible people and the populations of the other schemes. That is, to a large degree the people involved in the high take-up of housing benefit are the very same people involved in the low take-up of the other schemes. Therefore, the answer mainly has to come from comparisons of characteristics of structures of schemes and of administrative practices.

At the *structural* level we compared the position of housing benefit on the factors mentioned in a previous section as enhancing the probability of non-take-up, with the position of the other schemes. Housing benefit is no different from the other schemes in respect of it being means-tested and supplemental to other sources of income. The

high(est) non-take-up. The core of the explanation for this was that both are comprehensive schemes providing for a large variety of types of cost. Such schemes are difficult for eligible people to understand, and the problem for their administration is that they are difficult to "promote": their broad coverage means that information campaigns cannot give exact and clear information.

⁹ With the sole exception of special assistance. Looking for an explanation it turned out to be the case that in the period before and during the fieldwork the Nijmegen social workers had been restrained in granting special assistance, because of internal misunderstandings and obscurities about the budget available for the scheme. Part of the problem was related to publicly discussed worries about the city's critical financial situation as well as the introduction of a new system of providing for public transport costs of low income families. The result was that the scheme did not feature in the information directed at the clients of the social service, and it was discussed more reluctantly in personal contacts. There were thus strong influences on non-take-up from administrative level factors.

scheme is not much less complicated, nor does it contain much clearer entitlement conditions, and as the other schemes it leaves to the applicant the initiative to start the claiming process. Nevertheless, housing benefit does have some distinctive structural features which create a strongly claim promoting context. These features are related to the types of household and the types of cost at which housing benefit is directed, as well as to features of the benefit itself. The following mix of favourable characteristics is typical for Dutch housing benefit: housing benefit offers a relatively large amount of benefit which is awarded for a whole year; the scheme is directed at a single type of expense which recurs regularly (monthly rent); it offers a stable entitlement over a period of some years (entitlement criteria do not change much, and most people do not move frequently); it has a fixed application date (making possible well-targeted campaigns); counts as means last year's taxable income (which for clients is a rather easy definition of the means-test), and finally; it is not directed only at the poorest households, i.e. it is less selective (depending on rent families with incomes up to about 150% of the minimum wage may be entitled).

We also compared housing benefit's position at the *administrative* level with that of the other schemes. Relevant features apparent to us were that the atmosphere surrounding the housing benefit application process is less dominated by the administration's function of fraud control, and most importantly that each year during June, the month preceding the application date of 1 July, housing corporations undertake intensive and well-targeted information campaigns directed at stimulating housing benefit take-up. Both these claim promoting administrative features are directly linked to certain structural features of the scheme. The first is linked to the fact that housing benefit counts as means last year's taxable income (which is easy to check in most cases), and the second to the fixed application date (campaigns of the quality and intensity of those organised by the housing corporations in June could not be sustained throughout the year).

To complete the exploration of multi-level influences we compared at the *client* level the people eligible for housing benefit with those eligible for the other benefits on two sets of factors: (1) benefit specific informational factors, including: awareness of a benefit; the type of source of the first information about the benefit; the degree of knowledge of the entitlement criteria, and whether people have searched intensively for information about the benefit, and; (2) image

factors, including the expected amount of a specific benefit; the perceived character of the benefit (i.e. whether one sees it mainly as a right or as a matter of charity); the expected degree of disapproval from acquaintances with regard to claiming the benefit, and the expected difficulty of applying for that benefit. The analyses showed that the high take-up of housing benefit can be understood at the client level from the facts that it is a much better known scheme, and also a more acceptable scheme. That is, among its population of eligible people the level of awareness is much higher compared to other schemes (nearly 100% against on average 75%) and, in contrast to the other schemes, it is thought to offer large amounts of benefit, be easy to apply for and being less stigmatized (more seen as a matter of right and less expected disapproval of acquaintances).

The structural and administrative features mentioned form the context in which the claiming behaviour of the eligible people takes place, and some of these features are directly linked to factors found to play a role at the client level. That is, the higher level of basic knowledge is directly linked to the intensive claim promoting activities undertaken at the administrative level, which are specific for housing benefit. And the image factors are linked to administrative as well as to structural features: the justified expectation of substantial amounts of benefit, of being easier to get (linked to simpler means-test, more information and help), and of being less stigmatized (linked to less fraud control and less selectivity).

All in all, the multi-level mix of linked factors explaining the high take-up of housing benefit implies that it is a means-tested benefit with a low overall "threshold value". Yet there are households on low incomes who do not claim it. Given the claim promoting mix just sketched one might wonder whether such people have particular characteristics, and if so, whether these might explain why they do not claim an "easy" benefit like housing benefit. Later we shall see that the non-recipients of housing benefit have extraordinarily high chances of being *non-users*, i.e. of claiming none of the other benefits to which they are entitled. We shall sketch the particular characteristics of these non-recipients in the section which addresses non-use.

The Nijmegen social assistance clients versus the other sub-groups: In order to understand the factors causing the pattern that the non-take-up rates of all schemes are lower among the Nijmegen social assistance clients than among the other sub-groups, we shall again look for

explanations at different levels. However, the structural level is irrelevant here because we are dealing with a phenomenon that is a group characteristic, and which goes beyond the structure of separate benefits. Furthermore, the structures of the separate schemes involved do not differ among the sub-groups.

Starting at the *client* level we compared the Nijmegen social assistance clients with the other sub-groups on: (1) common concepts in non-take-up research, including: basic knowledge of schemes, perceptions of need and utility of schemes, and general attitudes; (2) general informational aspects, including: difficulties generally experienced in understanding information, perception of availability of information, main source of information generally used, and having received advice to claim; (3) personal characteristics (compared only with the Rotterdam social assistance clients), like: sex, age, marital status, household composition and nationality. The analyses revealed that the Nijmegen social assistance clients as a group do not differ from the Rotterdam clients on the personal characteristics. So, here there is no explanation of the favourable take-up position of the Nijmegen sub-group. Furthermore, the Nijmegen clients do not differ on any of the common concepts: they have comparable levels of need (indicated by disposable income and perception of making ends meet), they attach the same degree of utility to certain amounts of benefit, and they have the same attitudes towards administrators and their behaviour, towards (completing) application forms, giving personal information when applying for benefits, (dis)approving reactions of acquaintances, and towards benefits and subsidies in general. There were clear differences, however, regarding the informational aspects. The Nijmegen social assistance clients had clearly higher levels of basic knowledge, less difficulty in understanding information, they perceived more information as being readily available, and as a group they had experienced greater encouragement to claim. That from these factors their favourable take-up position can be understood became clearer when we analyzed the factors at the *administrative* level. The most significant finding from comparing the administrative context of the sub-groups was, very briefly, the fact that the Nijmegen social service was specially active in informing its clients about other benefits and subsidies in addition to general social assistance benefit. This happened not only by means of well-targeted, up-to-date written information, but also during personal contacts with their clients. The multi-level mix of influencing factors explaining the high take-up of schemes among the

Nijmegen social assistance clients thus can be summarized as: the active Nijmegen social service created a claim promoting environment for its clients, resulting in a favourable informational position, and thus in higher take-up.

Conclusions: Overlooking the explanations regarding differences in non-take-up rates, a first general conclusion is that at the client level, as in the case of the analyses in the previous section, the level of basic knowledge plays a central role. In the previous section differences in basis knowledge were analyzed *within* groups of eligible people and explained by client level factors, like people's need for information on subsidies and benefits and the other factors mentioned in figure 5. Findings in the present section indicate that differences in levels of basic knowledge *between* groups of eligible people do not only depend on the distribution of such characteristics among the groups of eligible people compared, but also strongly on the extent to which the context surrounding claiming decisions and claiming behaviour tends to promote basic knowledge or not. That is, people eligible for housing benefit and the Nijmegen social assistance clients as a whole have exceptionally high levels of awareness, not because they are special people, but because at the administrative level they are both exposed to an exceptionally high level of information to clients. This leads on to the second main conclusion, which is that the administrative level seems to play a most important role in the multi-level mix of influencing factors. If administrations are actively targeting information, they can enhance levels of awareness and therefore the level of take-up. A third main conclusion is that claim promoting structural elements can be divided into those which facilitate matters at the administrative level, by providing the conditions in which well-targeted information and advice activities can be designed and implemented (such as e.g. a fixed application date, being directed at a single type of expense or being directed at a regular expense), and those which facilitate matters at the client level, by promoting a positive image of a scheme (like e.g. not being targeted only at the poorest, or by offering a certain type of benefit, e.g. a larger amount or a more stable entitlement). Finally, a recurrent comment in the research literature is that lack of basic knowledge is too easy and superficial an explanation of non-take-up, and that the deeper causes are situated in fundamental negative attitudes. If this were true in our research we would have found combinations of high levels of basic

knowledge together with high levels of non-take-up. Clearly, we have not found such combinations.

Concentrations of (non)take-up

In a multi-benefit situation, when people are entitled to more than one benefit at the same time, three situations are possible. People may take up all their different entitlements: we call this concentration of take-up and describe such people as making full use of benefits. Other people may not take up any entitlement: we call this concentration of non-take-up and refer to their situation as one of non-use. Yet others take up some but not all of their entitlements: those who make part use of the overall system. The question put here, in order to explore the multi-level influences on non-take-up, is how concentrations of take-up and of non-take-up might be explained.

In a first step, we shall describe the extent of full-use and non-use among the four sub-groups of our study, followed by an exploration of the factors and processes which influence such amounts.

The size of the concentrations: Table 2 shows the concentrations of take-up and non-take-up among the four sub-groups with regard to the overall programmes formed by the four main benefits of housing benefit (HB), special assistance (SA), exemption from paying garbage tax (EGT), and exemption from paying property tax (EPT). We see that, generally, minorities of about a quarter to a third are full-users, and some 15% to 20% are non-users. The majorities are part-users. An exception to this pattern is the group of Nijmegen social assistance clients among which full-use is much more common (a majority of 61%) and non-use hardly exists (only 4%). What is reassuring is that in all the sub-groups full-use is more common than non-use, and that non-use in itself occurs only to a rather small degree (maximally one fifth). However, from another perspective the figures indicate a serious ineffectiveness in the overall programme: the percentages of households not making full-use of its various entitlements are high, ranging from 64% to 76% in the typical cases.

Table 2
Concentrations of (non)take-up among those having
more than one entitlement. (Percentages (numbers))

	I	II	III	IV
full-users	24	33	61	36
(N)	(48)	(39)	(89)	(40)
part-users	56	52	35	49
(N)	(113)	(62)	(50)	(55)
non-users	20	15	4	15
(N)	(41)	(18)	(6)	(17)
Total	100	100	100	100
(N)	(202)	(119)	(145)	(112)

I = social assistance clients in Rotterdam

II = elderly people in Rotterdam

III = social assistance clients in Nijmegen

IV = elderly people in Nijmegen

Factors underlying concentrations: Concentrations usually indicate the existence of factors and processes which operate such that somehow take-up of one benefit in the overall programme systematically goes along with take-up of the other benefits, while non-take-up of one is associated with non-take-up of others. However, concentrations can occur also among benefits which operate independently within an overall programme, a necessary condition being only that there is a certain amount of overlap between the groups of people entitled to the separate benefits. Concentrations of (non)take-up are then just the result of chance-processes, instead of of systematic influences.

So, a first step in analyzing the factors underlying full-use and non-use is to see whether (non)take-up of the benefits involved is completely independent for each benefit. If it is not, other factors than just

overlapping entitlements apparently are at work. Analyses revealed that (non)take-up of the four different benefits involved in the overall programme is not completely independent, because in all sub-groups we found significant bivariate correlations between the (non)take-up of different pairs of benefits. So, it is worth looking for factors and processes which systematically influence concentrations of (non)take-up.

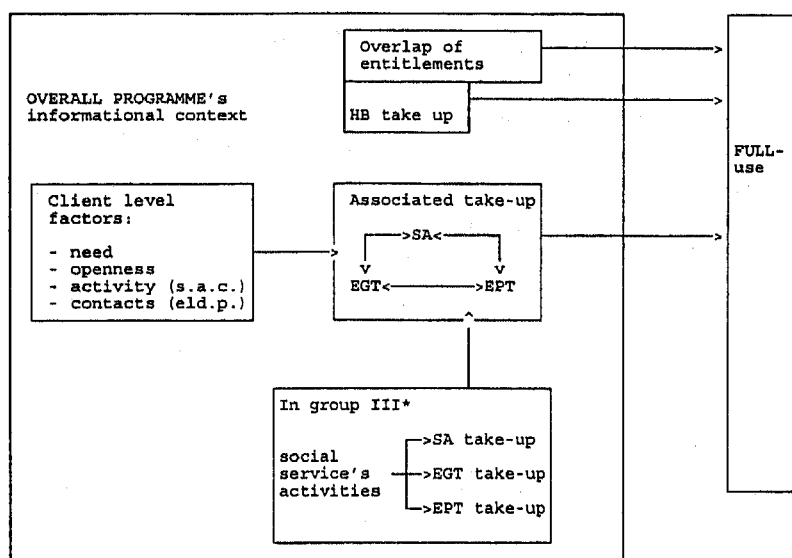
Starting point for our further analyses is, that the role of the take-up of a certain benefit in the overall concentration of take-up is indicated by the extent to which claimants of that benefit, who are entitled to at least one more benefit, belong to the full-users rather than the part-users. Analogously, the extent to which non-claimants of a specific benefit, again who are entitled to at least one extra benefit, belong to the non-users rather than the part-users indicates the role of that benefit's non-take-up in the overall concentration of non-take-up. The tables 3 and 4 show these roles. We shall look at these tables on full- and non-use in detail, but in separate sections, because the discussions of both tables will lead to further analyses and interpretations. Let us start with the concentration of take-up, i.e. with full-use.

Full-use: As the index figures in table 3 show, for most benefits the chance, of those of their claimants who are entitled to at least one other benefit being full-users, is considerably greater than average (up to 2 or 3 times). In these cases there is a tendency for take-up of the one benefit somehow to stimulate take-up of the other benefits. However, there are two clear exceptions to this general tendency. Take-up of housing benefit is only slightly associated with take-up of the other schemes, and among the Nijmegen social assistance clients mutual stimulation exists, but is on a lower level too.

Table 3
Claiming benefit X and the chance of belonging to the FULL-users
(among those who are entitled to more than one benefit)

	I	II	III	IV
<hr/>				
Average proportion of respondents who are entitled to more than one benefit and belong to the full-users group (Percentages (numbers))				
	24 (48)	33 (39)	61 (89)	36 (40)
Proportion of claimants of benefit X who are entitled to more than one benefit and belong to the full-users group (Percentages (numbers))				
Housing benefit	30 (42)	39 (35)	67 (87)	44 (39)
Special assistance	56 (13)	67 (22)	91 (20)	81 (13)
Exemption garbage tax	71 (45)	80 (20)	84 (75)	85 (29)
Exemption property tax	48 (26)	70 (21)	81 (50)	87 (14)
Proportions indexed on average proportion (index)				
Housing benefit	125	118	109	122
Special assistance	233	203	149	225
Exemption garbage tax	295	242	137	236
Exemption property tax	200	212	132	241
<hr/>				
I = social assistance clients in Rotterdam				
II = elderly people in Rotterdam				
III = social assistance clients in Nijmegen				
IV = elderly people in Nijmegen				
<hr/>				

Analyses of how these patterns can be understood will show us the factors underlying full-use. The results of such analyses (reported at full in Van Oorschot 1995) are summarized schematically in figure 6. Let us see what it says in main lines.



* The Nijmegen social assistance clients

Figure 6
A summary representation of the main factors underlying full-use

The picture firstly shows that there is always a chance of full-use when entitlements to schemes in the overall programme overlap. It furthermore expresses, through the coupling of the box "HB take-up" to that of "overlap of entitlements", our finding that the chance of claimants of housing benefit also using the other benefits is mostly due to chance-processes present within the system of overlapping entitlements. This is indicated in itself by the index-figures in table 3, which are very low in case of housing benefit. But furthermore, as could be expected from these low index-figures, we found that there is nothing in the structure or in the administration of housing benefit which could stimulate take-up of the other schemes: entitlements to housing benefit do not depend on receipt of the other benefits, and the housing benefit administration does not give any information on these other benefits. On the other side, we found that entitlements to the other schemes depend on the amount of housing benefit received, but in the general case, despite a budgetary interest being present¹⁰, this structural relation is not translated into administrative actions stimulating take-up of housing benefit: generally the administrations of the other schemes do not check entitlement to housing benefit of those of their claimants who say not to receive it, nor do they give information about housing benefit.¹¹ Clearly, housing benefit has an isolated position in the overall programme.

The index-figures in table 3 show that in case of the other schemes there is mutual stimulation of take-up. However, in the case of the Nijmegen social assistance clients this is relatively low. At first sight this is surprising, because we have seen in table 2 that in their case the overall programme is better integrated (higher full-use) than it is among the other sub-groups. In other words, we find that among the

¹⁰ Amounts of housing benefit received reduce entitlement to the other schemes. Stimulating take-up of housing benefit thus would result in lower expenditures for these other schemes. Remarkably such stimulation does not take place in the general case.

¹¹ When asked for the reason for such passivity, individual administrators, their managers and policy-makers generally answered alike. They agreed that it would be good policy to pay attention to the take-up of housing benefit, but that they were too busy dealing with the benefit for which they were primarily responsible, and that, in any case, housing benefit was too complex.

Nijmegen social assistance clients there is a large degree of full-use (and thus of associated take-up), but low mutual stimulation of take-up among the schemes of the programme. This can be understood when we realize that the high level of programme-integration reflects the fact that the non-take-up rates of the separate benefits are exceptionally low among the sub-group at issue. Thus the factors underlying these low rates also underly the high degree of full-use and association. In the previous section we saw that the main explanation for the low rates lies in the active role played by the Nijmegen municipal social service in giving their clients (the social assistance beneficiaries) extensive, timely and well-targeted information on all relevant benefits and subsidies. It is easy to see that such activities form the common stimulating factor behind the take-up of schemes among the Nijmegen social assistance clients, leading to the high levels of full-use and association. This typical situation is expressed in the figure 6 by the place and content of the "group III" box.

Regarding the associations for those cases which are not exceptional we looked systematically for possible explanations at the levels of scheme structure, administration and clients. A first factor might be *structural* relationships between the three schemes. More specifically, if being entitled to and thus receiving a benefit X depends on receiving a benefit Y, one might expect that Y's take-up is stimulated by claiming X. For people claiming X are likely to hear or read about Y during that process which may set off a claim for Y. Similarly, the issue of Y-receipt might be brought up by X's administration, which may even have some interest in stimulating claims for Y among their clients. However, there are no structural relationships between the three schemes involved here. Therefore, factors with a role in forming the associations between the take-up of these schemes have to be sought at the client or administrative level. With regard to the *administrative level*, our impression, formed during our visits to the respective administrative bodies, is that the associations at issue have little to do with administrative activities. For, administrations do not *directly* stimulate the use of benefits other than the one they are responsible for. However, there is an *indirect* stimulus which has some influence on

full-use.¹² Namely, all three schemes at issue are instruments within the broader local income assistance policies of Nijmegen and Rotterdam. Within the overall framework of administration of that broader policy they are often promoted and explained together, for example in the same advertisement or brochure, on the same poster, or presented together in meetings with citizens, local radio programmes and local newspaper articles. Therefore, some one who is preparing a claim for X, and considering information about that benefit, will have a high chance of also hearing or reading about Y, i.e. of passing the first threshold in Y's claiming process. In other words, the broader administrative level creates an environment in which claiming one of the local schemes enhances the chance of claiming the others.¹³ This point is pictured in figure 6 as the "overall programme's informational environment". Looking now at the *client level*, here too there may be factors associating take-up of one benefit in the programme with that of other benefits. More specifically, it is possible that full-users are special people, in the sense that e.g. they typically have no strong negative feelings about claiming, are very needy, usually look actively for information on benefits and subsidies, or find small amounts of extra income very important. Our data enabled us to explore the influence of this kind of factor. We included in our analyses three sets of possibly relevant variables. These sets are the same as those used in the analyses exploring explanations for differences in basic knowledge: one set of personal characteristics, one of the "common" concepts in take-up research (need, utility, attitudes), and one of general informational factors.

Among the *social assistance clients* we found that the full-users have more difficulties in making ends meet, they have stronger positive attitudes towards benefits and subsidies in general, but also towards (completing) application forms, and they usually monitor public media for information on benefits to a greater extent, as well as searching for

¹² Note that we exclude from this discussion the exceptional cases, i.e. the Nijmegen social assistance clients and thus the role played by the Nijmegen social service.

¹³ This interpretation is supported by the fact that housing benefit is not a local scheme, as such is not present within that broader environment, and has hardly any association with the take-up of the other schemes.

relevant information themselves. These findings suggest that the full-users among the social assistance clients have a higher level of (perceived) need, have a higher degree of openness regarding issues of (claiming) benefits, and they are more active in monitoring and searching for information on these issues.

Also the full-users among the *elderly people* have some typical characteristics. First, the full-users typically are *not* found among the people who have children living at home. Probably, such children support their parents financially, or the elderly people overestimate the role that children's incomes play in the means-tests for the benefits at issue. Secondly, full-use among elderly people is stimulated strongly by having debts. The explanation for this most probably is that elderly people with debts have a high chance of coming into contact with welfare and social security institutions, thus getting to know about benefits and being advised to claim. With regard to attitudes, full-users among the elderly people are more positive about the practical aspects of claiming such as (completing) application forms and giving personal information when applying. And finally, they use institutions as their main general source of information to a greater extent. This can be interpreted as evidence that take-up among elderly people strongly depends on whether they have contacts with institutional bodies in the broad field of social policy. So, in terms of the more broadly defined concepts, the full-users among the elderly people experience less need, they have a higher degree of openness, and they have more contacts (through having debts, and as a result of using institutions as sources of information). Note that the difference found here between social assistance clients and elderly people, in terms of strongly promoting factors, is the same as was found in the previous section. Namely, there we concluded that the activity-factor was more important in the case of the social assistance clients, while the contacts-factor was more important among the elderly people.

To conclude, our exploratory analysis of the concentration of take-up shows that the extent of full-use in a programme consisting of several benefits may be influenced by structural, administrative, and client level factors. Structural features of the benefits involved in our study "automatically" led to concentration of take-up because they implied overlapping entitlements. But, structural features as such did not mutually stimulate take-up of the schemes. Secondly, we showed that particular welfare institutions can strongly stimulate take-up of a range of schemes, and thus can strongly stimulate full-use. It is necessary that

such an institution has structural, rather than coincidental, relationships with a group of eligible people. And, such an institution has to feel itself responsible for the take-up of a whole programme of benefits. In our study such a particular institution was the municipal social service of the city of Nijmegen, which stimulated take-up of a range of schemes among its clients. Thirdly, actually integrating benefits within an overall informational context (e.g. by means of multi-benefit promotions) can stimulate full-use of all entitlements to these benefits. However, well-targeted specific information is more effective than just creating an overall informational environment. Fourthly, we showed that full-users to a certain degree are people with specific characteristics. Generally they have a higher level of perceived need, and a higher level of openness to issues of (claiming) benefits and subsidies. Especially among the social assistance clients, full-users are also more active in monitoring and searching for information on these topics, while the full-users among the elderly people typically have more contacts with welfare institutions.

Non-use: Our starting point, for the exploration of multi-level factors which possibly influence people's non-use of any entitlement in a multi-benefit situation, is table 4. This table shows, for people who do not use their right to one of the benefits in the overall programme, their chance of not making use of any other benefit to which they are entitled. In other words, the table shows the degree to which non-take-up of the four benefits is interrelated.

Table 4
Not claiming benefit X and the chance of belonging to the NON-users
(among those who are entitled to more than one benefit)

	I	II	III	IV
Average proportion of respondents who are entitled to more than one benefit and belong to the non-users group (Percentages (numbers))				
	20 (41)	15 (18)	4 (6)	15 (17)
Proportion of non-claimants of benefit X who are entitled to more than one benefit and belong to the non-users group (Percentages (numbers))				
Housing benefit	74 (32)	72 (13)	50 (5)	67 (11)
Special assistance	31 (12)	28 (9)	10 (2)	23 (7)
Exemption garbage tax	30 (39)	25 (14)	17 (5)	28 (10)
Exemption property tax	38 (14)	24 (4)	16 (2)	27 (4)
Proportions indexed on average proportion (index)				
Housing benefit	370	480	1250	446
Special assistance	155	186	250	153
Exemption garbage tax	150	166	425	186
Exemption property tax	190	160	400	180
I = social assistance clients in Rotterdam II = elderly people in Rotterdam III = social assistance clients in Nijmegen IV = elderly people in Nijmegen				

What the table immediately shows is that in our study non-use is very strongly associated with non-take-up of housing benefit. Whereas earlier we saw that take-up of housing benefit is not associated with the take-up of any other scheme, here we see that in all four sub-groups the chance of non-claimants of housing benefit not claiming any of the other benefits to which they are entitled is very high, varying from 50% to 74%. The general picture regarding the other three benefits is that their non-claimants have a higher chance than average of being non-users, but only to a relatively small degree (see index-figures). An exception to this general picture is found among the subgroup of Nijmegen social assistance clients. Although the numbers involved require caution they seem to reflect that here increases in chances are not marginal. How can we explain these patterns in terms of factors and mechanisms operating at the structural, administrative and/or the client level?

Let us start by focusing on housing benefit. Not taking up an entitlement to this benefit, while having an entitlement to at least one other benefit, goes along with a high chance of not taking up those other benefits either. On principle such a relationship could exist if for some reason the take-up of housing benefit was a condition for claiming other benefits. Such a relationship could have a structural base, which would be the case if claiming the other benefits depends on actual receipt of housing benefit.¹⁴ But this is not the case with regard to any of the benefits involved here. Such a relationship could also have a practical administrative basis, for instance, when there was something in the administrative process of housing benefit which would strongly stimulate the take-up of the other benefits. Not taking up housing benefit then would imply missing that stimulation, with a high chance of a concentration of non-take-up as a result. However, we have just seen that such an administrative stimulation is just what is missing: housing benefit take-up is isolated from the take-up of the other benefits.

We conclude then that the reason why non-take-up of housing benefit is so strongly related to the non-take-up of other benefits apparently

¹⁴ In that case housing benefit would be the passport to other benefits. In fact, we believe that systematic associations between the non-take-up of benefits due to factors working at the structural level are rare, and nearly always confined to situations of passporting.

has to be sought at the client level, i.e. there must be something special about the non-claimants of housing benefit. This "specialness" apparently not only inhibits them from claiming housing benefit, but also to a great extent any other benefit to which they are entitled. Exploratory comparisons of the non-claimants of housing benefit, who are non-users, with all other people who are eligible for housing benefit on sets of variables concerning personal characteristics, the "common" concepts (need, utility, attitudes) and general informational aspects, showed the existence of special characteristics. Common characteristics of the non-using non-claimants of housing benefit are that they: have less trouble in making ends meet, they are more negative towards administrators and their behaviour, they have a stronger resistance against (completing) application forms, a greater dislike of giving personal information when claiming benefits, and they have more difficulties with information on benefits and subsidies in general. Generally, then, the particular characteristics of the non-using non-recipients of housing benefit are that they perceive less need, have a stronger attitudinal barrier related to the practical aspects of benefit claiming, and have less ability in coping with information.

The second pattern found is that there are no, or only slight mutual associations between the non-take-up of special assistance, exemption from paying garbage tax and exemption from paying property tax (with the exception of the Nijmegen social assistance clients). We believe that explanations for this are, firstly, as we saw previously, that there are no structural relationships between any of these schemes, to form the background for such associations. Furthermore, we saw also in the previous section that (with the exception of the Nijmegen social assistance clients) there is little or nothing in the separate administrative processes for the different schemes, which would mutually promote take-up directly. In other words, not taking up X does not mean missing a strong stimulus for claiming Y and therefore it is not associated with a higher chance of non-take-up of Y. Furthermore, the separate non-take-up rates of the three schemes are usually high (see table 1), which means that not taking up these schemes is nothing special, i.e. it is not associated with "special" people, as not claiming housing benefit apparently is. So, the conclusion, then, is that neither at the structural, administrative, nor client level are there reasons to believe that non-take-up of the three other schemes should be systematically associated. The lack of such associations is, in effect, what we found.

The third pattern, that in the special case of the Nijmegen social assistance clients the non-take-up of the three schemes is systematically associated, can be understood as follows. Firstly, the associations are not based on structural factors, because there are no structural relationships between the schemes here. However, what we have seen previously is that the municipal social service, from which this group receives its general social assistance benefit, creates a context for its clients which is relatively strongly claim promoting. It does this by means of intensive and well-targeted informational activities covering the broad range of local social policy instruments. The significance of this is not that it directly, and in itself, leads to the associations at issue. We believe that this would be hard to understand. But, what it implies is that not claiming any of the benefits is rather unusual in this particular sub-group, given the claim promoting environment. This suggests that those who do not claim are people with rather particular characteristics, i.e. are "special" people in the same sense as the non-claimants of housing benefit.¹⁵

The next figure 7 summarizes the exploratory analysis of the factors underlying non-use.

¹⁵ Because of the small numbers involved we could not precisely identify these particular characteristics.

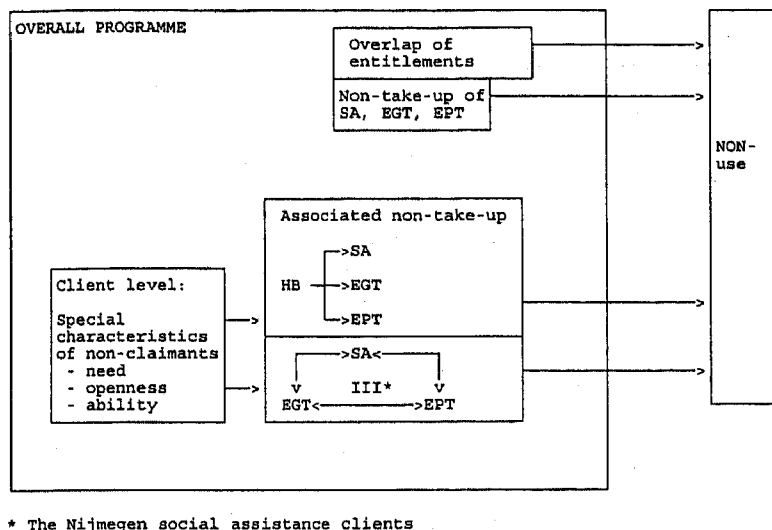


Figure 7
A summary representation of the main factors underlying non-use

What this figure represents is, in essence, that the non-use found in our study generally appears to be the result of chance processes which take place in overlapping groups of eligible people, but that in all sub-groups it is also, and rather strongly, associated with non-take-up of housing benefit. The reason for the latter is mainly that non-claimants of housing benefit are people with certain particular characteristics which not only inhibit them from claiming housing benefit, but also other schemes to which they are entitled. In the special sub-group of social assistance clients in Nijmegen, the non-use is not only the result of chance processes, but in addition also of certain general characteristics of the non-users themselves. Note that in both situations where client level factors play a role, they are manifested only under conditions of a claim promoting context. In such a context take-up is

"harder to resist" and the idea is that non-take-up then takes rather "special people".

Conclusions: Overlooking this section on the concentration of take-up (full-use) on the one hand, and the concentration of non-take-up (non-use) on the other we can conclude that influences on concentrations of take-up and non-take-up form a multi-level mix of linked factors. That is, causal factors are situated at the three distinct levels of scheme structure, administration and clients, and are interrelated.

Structural influences on full-use and non-use mostly stem from the fact that, if entitlements to the schemes in the overall programme overlap, there will always be a certain degree of concentration of take-up and non-take-up, due to chance-processes. The greater the extent of overlap, the higher the chance of concentrations being present. Systematic structural influences, which are not regulated by chance, are rare, however.

Generally, the *administrative level* plays an important role in concentrations of take-up and non-take-up, be it directly or indirectly. We have found that by creating an overall administrative context encompassing several benefits (e.g. by means of multi-benefit promotions), mutual associations between the take-up of these benefits can be stimulated, thus enhancing the occurrence of full-use. However, separate institutional bodies can stimulate take-up of a range of schemes more effectively and be more powerful in stimulating full-use. It is necessary for such an institution to have structural, rather than coincidental, relationships with a group of low income households, and to feel responsible for the take-up of the entire programme. With regard to non-use, the role of the administrative level is also evident. It influences not only the extent of non-use, but also which mechanism is most important in explaining it. If there is a claim promoting environment claiming is "harder to resist", and it is client level factors, i.e. particular characteristics of non-users, which play the most significant role. In the absence of such an environment the non-take-up rates of the separate benefits involved will tend to be higher and as a result non-use will be largely the outcome of chance-processes.

We have found that both full-users and non-users are, to a certain extent "special people", implying that *client level* factors contribute to concentrations of take-up and non-take-up. Such factors tend to reflect opposite ends of the spectrum. For instance, full-users usually perceive considerable difficulty in making ends meet, while non-users perceive

little trouble. Full-users are also more positive about (completing) application forms, while non-users have a strongly negative attitude towards this procedural aspect of claiming (and also towards giving personal information). But, there are also variables which do not have opposing influences in this way. For instance: having debts strongly stimulates full-use among the elderly people (because in their case having debts means having more contacts with institutional bodies), while having no debts is not strongly associated with non-use. Or, finding it difficult to cope with information on benefits and subsidies is typical of non-users in all sub-groups, but having no difficulties is not typical of full-users. Interpreting our findings more broadly, we concluded that client level factors stimulating full-use include high levels of need, a high degree of openness to issues concerning (claiming) benefits in general, a high level of activity regarding information on benefits and subsidies in the case of the social assistance clients, and a high level of relevant contacts in the case of the elderly people. Non-use was associated with low levels of need, a low degree of openness, and little ability to cope with relevant information.

CONCLUDING DISCUSSION

Realizing rights to benefits is not a matter of isolated individual beneficiaries deciding, at a particular time, to go out and claim or not. Instead it is a long process, which starts from the moment the structure of a scheme is defined, i.e. when the concrete eligibility criteria are determined by policy-makers. These criteria establish, to a considerable extent, the degree to which administrators and clients will experience serious obstacles later in the process. Analytically, on the micro-level, the process ends when the benefit is actually received by those people who are entitled to it. In practice and on the macro-level, however, the process does not end, because at any one time there will always be eligible non-recipients left, usually, marginal numbers in the case of non-means-tested benefits, but much higher proportions in the case of means-tested benefits. Between the establishment of a scheme's structure and benefit receipt, administrative bodies and administrators play an important role. They have to implement the scheme, with a primary aim to ensure that the benefit reaches its eligible population. Whether they fulfil this task completely depends not only on contextual constraints over which they usually have no control (elements of scheme structure, budget, time and/or prescribed procedures), but also

on their own efforts and activities within such constraints. Delivery of entitlements within each scheme can meet higher or lower standards, in a technical administrative or procedural sense, along with variable degrees of convictions and commitment to clients' needs. The clients of the administration, the people who are or might be entitled to the benefit, are not discharged from any responsibility within the administrative process. On the contrary, they are justifiably expected to try as hard as possible to find solutions to problems experienced, e.g. by seeking (further) information about possible benefits and by claiming those available. However, this is different from expecting them to be self-confident, rational, active and bureaucratically competent. Only if all clients were like this would it be justifiable to allot the main responsibility for the actual realization of their rights to themselves.

No doubt, the process of realization of rights to means-tested benefits has been shown to be complex. Whether people who are eligible for a benefit receive it, and thus the extent to which an eligible population is reached, does not depend on one single factor, nor on a small number of separate identifiable factors, but on mixes of linked factors from different levels; mixes which may differ according to types of scheme, administrative practice and groups of clients. We have tried to unravel this complexity by applying two new interrelated theoretical frameworks to the data from our surveys. The first, called the interactive model of multi-level influences on non-take-up, was developed to distinguish clearly the three levels of scheme structure, administration and clients, as well as to understand the interrelations between the factors operating at these levels. The other model, called the dynamic model of benefit receipt, was developed in order to gain a detailed understanding of the factors and processes which operate specifically at the client level. We believe that the application of these two models presented here has demonstrated that it is possible to unravel the complexity of the process. But also, that belief that the problem of non-take-up of social security benefits is only a matter of eligible people "not claiming" or "not taking up" their entitlement is too narrow and unjustified a view of who is responsible for the problem. Such a view would be a clear case of blaming the victim. Policy-makers and administrators clearly share a large part of the responsibility.

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